

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE:	§	CASE NO. 24-34844
	§	
JUSTIN CHRISTOPHER CAMPBELL	§	
DEBTOR	§	CHAPTER 7

**JUSTICE FEDERAL CREDIT UNION'S RESPONSE TO
DEBTOR'S MOTION TO AVOID JUDICIAL LIEN [DOC. 15]**

Creditor and party-in- interest JUSTICE FEDERAL CREDIT UNION (JFCU) files this Response to Debtor's Motion to Avoid Judicial Lien of Justice Federal Credit Union and would show the Court as follows:

1. Debtor, JUSTIN CHRISTOPHER CAMPBELL filed this Chapter 7 case on October 17, 2024. The only real property that Debtor scheduled in his bankruptcy case was homestead property at 4704 Vista Verde Way, Bryan, Texas 77807. [Doc. 1.]

2. On November 14, 2024, JFCU filed a Proof of Claim relating to a judgment that was entered on April 3, 2024 in state district court for indebtedness owed on an unsecured loan and credit card. [Claim 2.]

3. On December 12, 2024, Debtor filed a Motion to Avoid Judicial Lien of Justice Federal Credit Union seeking to avoid JFCU's judgment lien on the basis that it impairs his exemptions under state law.

4. Texas law provides that a judgment lien does not attach to homestead property. *See* Tex. Prop. Code Ann. § 51.0012.

5. A judgment is discharged and any abstract of judgment or judgment lien is canceled and released without further action in any court and may not be enforced is the lien is for real property owned by the debtor before the bankruptcy is filed and the debt evidenced by the judgment is discharged in bankruptcy, and the judgment discharged in bankruptcy does not attach to real property acquired by the debtor after the bankruptcy was filed. Tex. Prop. Code Ann. § 52.042.

6. Thus, JFCU's judgment lien does not impair Debtor's exemptions and will be discharged, canceled, and released upon Debtor's discharge in bankruptcy.

Respectfully submitted,



DEBORAH C. S. RIHERD
State Bar of Texas # 24038904
driherd@dntlaw.com [E-MAIL]
ATTORNEY FOR CREDITOR
AND PARTY-IN-INTEREST
JUSTICE FEDERAL CREDIT UNION

OF COUNSEL:

DEVLIN, NAYLOR & TURBYFILL, P.L.L.C.
5120 Woodway Drive, Suite 9000
Houston, Texas 77056-1725
(713) 622-8338 [PHONE]
(713) 586-7053 [FACSIMILE]

CERTIFICATE OF SERVICE

I hereby certify that on December 13, 2024, I served true and correct copies of the above and foregoing JUSTICE FEDERAL CREDIT UNION'S RESPONSE TO DEBTOR'S MOTION TO AVOID JUDICIAL LIEN upon the following parties by the following means:

- | | |
|--|--|
| <p>(1) Debtor (by regular first class mail)
Justin Christopher Campbell
4704 Via Verde Way
Bryan, TX 77807</p> | <p>(3) Chapter 7 Trustee (via ECF)
Janet S Casciato-Northrup
Janet S. Casciato-Northrup, Trustee
1201 Louisiana, Ste. 2800
Houston, TX 77002</p> |
| <p>(2) Counsel for Debtor (via ECF)
Azwar-Radi Rashid
Rashid Law Firm, P.C.
10222 Gulf Freeway
Suite B-100
Houston, TX 77034
832-209-8833
Fax : 832-900-4932
Email: cmecfrashid@gmail.com</p> | <p>(4) The United States Trustee (via ECF)
Office of the United States Trustee
515 Rusk Ave, Suite 3516
Houston, Texas 77002</p> <p>(5) Parties Requesting Notice of Service (via ECF)</p> |



DEBORAH C. S. RIHERD